



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Lawrence M. Sherman
SERIAL NUMBER: 09/781,132 EXAMINER: Vivek D. Koppikar
FILING DATE: February 9, 2001 ART UNIT: 3626
FOR: SYSTEM AND METHOD FOR SIMULTANEOUS MULTIPLE
DEATH LIFE INSURANCE

MAIL STOP ISSUE FEE

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

Transmitted herewith for filing in the present application are the following:

1. Issue Fee Transmittal (1 page);
2. Applicant's Comments on Statement of Reasons for Allowance and Response to Notice of Allowability;
3. Check No. 24999 in the amount of \$1,740 (Issue Fee \$1,440.00, Publication Fee \$300.00);
4. Return Postcard.

Although Applicants believe that no additional fees are due in connection with this submission, the Commissioner is authorized to charge any additional fees that may be due, or credit any overpayment of same, to Deposit Account No. 50-0311, Reference No. 07473-033. A duplicate copy of this transmittal letter is enclosed.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Carol H. Peters", written over a horizontal line.

Carol H. Peters
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Date: November 30, 2007



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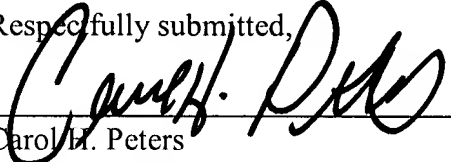
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APPLICANT'S COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE AND
RESPONSE TO NOTICE OF ALLOWABILITY

Sir:

Applicant thanks the Examiner for the allowance of Claims 1-15 (renumbered). Applicant acknowledges the Examiner's statement of reasons for allowance as set forth in the Notice of Allowability mailed November 9, 2007. Applicant asserts that the claims may contain one or more features mentioned or not mentioned by the Examiner that independently, or when combined, may be sufficient to establish the patentability of one or more of the claims.

Applicant reserves the right to introduce, articulate, or otherwise present any such reasons for allowance as may be appropriate concerning the claims.

Respectfully submitted,

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Date: November 30, 2007